

**Information to identify the case:**

Debtor 1:	<b>Carmelo F Tortorici</b>	Social Security number or ITIN:	xxx-xx-3682
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<b>Mary A Saint-Pierre</b>	Social Security number or ITIN:	xxx-xx-8285
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 1/3/17
Case number:	17-10046-KCF	Date case converted to chapter:	7 1/2/18

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Carmelo F Tortorici	Mary A Saint-Pierre
2. All other names used in the last 8 years		
3. Address	21 Cottonwood Drive Jackson, NJ 08527	21 Cottonwood Drive Jackson, NJ 08527
4. Debtor's attorney Name and address	William H. Oliver, Jr. William H. Oliver, JR 2240 State Highway 33 Suite 112 Neptune, NJ 07753	Contact phone 732-988-1500
5. Bankruptcy trustee Name and address	Barry Frost Barry W. Frost, Chapter 7 Trustee 3131 Princeton Pike Suite 110 Building 5 Lawrenceville, NJ 08648	Contact phone 609-890-1500



<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 1/3/18
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>February 5, 2018 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 4/6/18</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Carmelo F Tortorici  
 Mary A Saint-Pierre  
 Debtors

Case No. 17-10046-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309A

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 Total Noticed: 51

Date Rcvd: Jan 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2018.

db #+Carmelo F Tortorici, 21 Cottonwood Drive, Jackson, NJ 08527-4940  
 jdb +Mary A Saint-Pierre, 21 Cottonwood Drive, Jackson, NJ 08527-4940  
 516576730 +ACB Receivables Management, 19 Main St., Box 350, Asbury Park, NJ 07712-7012  
 516576732 +Alliance One, 6565 Kimball Drive, Suite 200, Gig Harbor, WA 98335-1206  
 516678921 +CIT Bank, N.A., Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue,, Suite 100,  
 Boca Raton, FL 33487-2853  
 516617696 +CIT Bank, N.A.,, fka OneWest Bank, N.A.,, fka OneWest Bank, FSB, P.O. Box 9013,  
 Addison, Texas 75001-9013  
 516610007 +Capital One Auto Finance, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901  
 516592505 +Capital One Auto Finance, c/o Ascension Capital Group, 4515 N Santa Fe Ave., Dept. APS,  
 Oklahoma City, OK 73118-7901  
 516576740 +CentraState Medical Center, 901 W. Main St., Freehold, NJ 07728-2549  
 516576742 Cit Bank, 715 S. Metropolitan Ave., PO Box 24330, Oklahoma City, OK 73124-0330  
 516576748 +E-Z Pass Violations Service Center, New York Service Center, Violation Processign Unit,  
 PO Box 15186, Albany, NY 12212-5186  
 516576749 +EZ- Pass Customer Service, Po Box 15186, Albany, NY 12212-5186  
 516576750 +Freehold Area Radiology, P.O. Box 6548, Freehold, NJ 07728-6548  
 516576751 +Freehold Radiology Group, PA, P.O. Box 6548, Freehold, NJ 07728-6548  
 516612418 JPMorgan Chase Bank, N.A., po box 29505 Phx, AZ 85038  
 516576754 +Jackson Township Tax Collector, 95 W. Veterans Highway, Jackson, NJ 08527-3495  
 516576757 NYC Department of Finance, PO Box 3674, New York, NY 10008-3674  
 516576756 NYC Department of Finance, Parking Violations, Church Street Station, New York, NY 10008  
 516576758 PennCredit, 916 S 14 St, PO Box 988, Harrisburg, PA 17108-0988  
 516576760 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of the Treasury,  
 Division of Taxation, P.O. Box 187, Trenton, NJ 08695-0187)  
 516576759 +Shell Point, Po Box 1410, Troy, MI 48099-1410  
 516576761 +State of New Jersey Motor Vehicle Surcha, PO Box 4850, Trenton, NJ 08650-4850  
 516576762 +The Port Authority fo NY & NJ, Newark Liberty International Airport, Bldg. 70 Brewster Road,  
 Newark, NJ 07114-3722

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bkwoliver@aol.com Jan 03 2018 23:17:49 William H. Oliver, Jr.,  
 William H. Oliver, JR, 2240 State Highway 33, Suite 112, Neptune, NJ 07753  
 tr +EDI: BBWFROST.COM Jan 03 2018 23:28:00 Barry Frost, Barry W. Frost, Chapter 7 Trustee,  
 3131 Princeton Pike, Suite 110, Building 5, Lawrenceville, NJ 08648-2201  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Jan 03 2018 23:18:50 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 03 2018 23:18:48 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516576733 EDI: HNDA.COM Jan 03 2018 23:28:00 American Honda Finance, Po Box 168088,  
 Irving, TX 75016  
 516576731 +EDI: AFNIRECOVERY.COM Jan 03 2018 23:28:00 Afni, 1310 Martin Luther King Drive,  
 Bloomington, IL 61701-1465  
 516576734 +EDI: AMEREXPR.COM Jan 03 2018 23:28:00 Amex, Correspondence, Po Box 981540,  
 El Paso, TX 79998-1540  
 516576737 EDI: CAPITALONE.COM Jan 03 2018 23:28:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 516576735 +EDI: CAPITALONE.COM Jan 03 2018 23:28:00 Capital One, Po Box 30281,  
 Salt Lake City, UT 84130-0281  
 516576736 +EDI: CAPITALONE.COM Jan 03 2018 23:28:00 Capital One, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 516576738 +EDI: CAPONEAUTO.COM Jan 03 2018 23:28:00 Capital One Auto Finance, 3901 Dallas Pkwy,  
 Plano, TX 75093-7864  
 516605331 +EDI: AISACG.COM Jan 03 2018 23:28:00 Capital One Auto Finance,,  
 c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
 516576741 +EDI: CAUT.COM Jan 03 2018 23:28:00 Chase Auto Finance, National Bankruptcy Dept,  
 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071  
 516576743 +EDI: WFNNB.COM Jan 03 2018 23:28:00 Comenity Bank/Eddie Bauer, Po Box 182125,  
 Columbus, OH 43218-2125  
 516576744 EDI: WFNNB.COM Jan 03 2018 23:28:00 Comenity Bank/Victoria Secret, Po Box 18215,  
 Columbus, OH 43218  
 516576746 +EDI: RCSFNBMARIN.COM Jan 03 2018 23:28:00 Credit One Bank Na, Po Box 98873,  
 Las Vegas, NV 89193-8873  
 516576745 +EDI: RCSFNBMARIN.COM Jan 03 2018 23:28:00 Credit One Bank Na, Po Box 98875,  
 Las Vegas, NV 89193-8875  
 516576747 +EDI: DCI.COM Jan 03 2018 23:28:00 Diversidied Consultants Inc,, PO B0x 551268,  
 Jacksonville, FL 32255-1268  
 516576752 +EDI: CCS.COM Jan 03 2018 23:28:00 Geico Indemnity Co., Payment Processing Center - 27,  
 PO Box 55126, Boston, MA 02205-5126  
 516806941 EDI: IRS.COM Jan 03 2018 23:28:00 IRS, POB 7346, Philadelphia, PA 19101-7346

District/off: 0312-3

User: admin  
Form ID: 309A

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Total Noticed: 51

Date Rcvd: Jan 03, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516793314 EDI: JEFFERSONCAP.COM Jan 03 2018 23:28:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617  
516576755 EDI: JEFFERSONCAP.COM Jan 03 2018 23:28:00 Jefferson Capital Systems, LLC, 16 Mclelland Rd, Saint Cloud, MN 56303  
516790704 EDI: RESURGENT.COM Jan 03 2018 23:28:00 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
516818417 EDI: PRA.COM Jan 03 2018 23:28:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541  
516687305 EDI: Q3G.COM Jan 03 2018 23:28:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
516748107 EDI: Q3G.COM Jan 03 2018 23:28:00 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
516657210 +EDI: RMSC.COM Jan 03 2018 23:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
516576763 EDI: VERIZONWIRE.COM Jan 03 2018 23:28:00 Verizon Wireless, P. O. Box 660108, Dallas, TX 75266-0108

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516576753\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Special Procedures, Bankruptcy Section, P.O. Box 724, Springfield, NJ 07081)  
516947145\* IRS, POB 7346, Philadelphia, PA 19101-7346  
516624447\* Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346  
516697109\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)  
516576729 ###ACB Receivables Management, Po Box 350, Asbury Park, NJ 07712-0350  
516576739 ##Central Jersey Emergency Medicine Assc, PO Box 2680, New Brunswick, NJ 08903-2680

TOTALS: 0, \* 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 05, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com  
Denise E. Carlon on behalf of Creditor CIT Bank, N.A., fka One West Bank, N.A., fka One West Bank, FSB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance  
jschwartz@mesterschwartz.com

District/off: 0312-3

User: admin  
Form ID: 309A

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Jonathan B. Peitz on behalf of Creditor New Jersey Division of Taxation  
Jonathan.Peitz@dol.lps.state.nj.us  
Laura M. Egerman on behalf of Creditor CIT Bank, N.A., fka One West Bank, N.A., fka One West Bank, FSB bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Laura M. Egerman on behalf of Creditor CIT Bank, N.A. bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Debtor Carmelo F Tortorici bkwoliver@aol.com, r59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Joint Debtor Mary A Saint-Pierre bkwoliver@aol.com, r59915@notify.bestcase.com

TOTAL: 11